



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Ervin F. Johnston) Group Art Unit: 3693
Serial No.: 09/777,473)
Filed: 02/06/2001) Examiner: Karmis, Stefanos
FOR: AUTOMATED BILL PAYING SYSTEM)

Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

Sir:

AMENDMENT AFTER FINAL

This amendment, which is accompanied by a Request for Continued Examination, is in response to the final rejection dated January 5, 2010.

TABLE OF CONTENTS

Claim Index Excluding Canceled Claims	page 2
Amendment to the specification	page 3
Amendments to the Claims.	page 4
Remarks	page 17
Chiasson	page 17
Kitchen	page 21
Simpson	page 23
Response to Examiners's Response to Arguments. . . .	page 25
New Claims 132-'157	page 27
Concluding Remarks	page 32